

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 15-34269-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Barbara A. Welcome  
32 Hillside Avenue  
Newton, NJ 07860

Social Security No.:  
xxx-xx-9062

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after August 14, 2019 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: July 15, 2019  
JAN: dmc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Barbara A. Welcome  
 Debtor

Case No. 15-34269-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: clsnodsc

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db +Barbara A. Welcome, 32 Hillside Avenue, Newton, NJ 07860-1202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 15 2019 23:56:40 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 15 2019 23:56:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank Trust National Association, as Trustee for Towd Point Master Funding Trust 2014-08 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
 Andrew M. Lubin on behalf of Creditor Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
 Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, as Trustee for Towd Point Master Funding Trust 2014-08 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Matthew C. Waldt on behalf of Creditor U.S. Bank Trust National Association mwaldt@milsteadlaw.com  
 Rebecca Ann Solarz on behalf of Creditor Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee rsolarz@kmllawgroup.com  
 Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association rsolarz@kmllawgroup.com  
 Stephen B. McNally on behalf of Debtor Barbara A. Welcome steve@mcnallylawllc.com, jennifer@mcnallylawllc.com; b.sr70072@notify.bestcase.com

TOTAL: 9